

Exhibit A

**Please Note:**  
**The Documents Appended Hereto Have Been Redacted**  
**To Prevent Any Possible Disclosure of Personal and Private Information**  
**Any Document Marked As A True And Correct Copy**  
**Has Also Been Redacted For This Purpose**



November 10, 2017

REDACTED

MARLENE M LONG  
KEITH C LEZAMA  
652 PLAIN ST  
STOUGHTON, MA 02072-0000

Account Number: [REDACTED]  
Property Address: 652 PLAIN STREET  
STOUGHTON, MA 02072

**RE: Important notice regarding your Annual Escrow Account Disclosure Statement and your new escrow payment amount**

**This statement is for informational purposes only**

Dear Customer(s):

Select Portfolio Servicing, Inc. (SPS) reviewed your escrow account to determine your new monthly escrow payment. Following are the answers to the most common questions we receive about the escrow account and the details related to the analysis.

**1. What is the amount of my new monthly payment?**

The table below shows your new monthly payment, including any escrow changes from this new analysis statement.

Table 1	Current Payment (No Prior SPS analysis)	New Payment (as of 03/01/2018)	Change
Principal and Interest		\$2,967.06	
Regular Escrow Payment	***	\$889.65	\$889.65
Monthly Shortage Payment	***	\$0.00	\$0.00
Total Payment		<b>\$3,856.71</b>	<b>\$889.65</b>

Since you are in active bankruptcy, your new payment amount shown above is the post-petition payment amount due.

**2. Why did the escrow portion of my payment change?**

There are three main reasons why your escrow account payment may change from year to year.

**A. Regular Escrow Payments** - Changes occur based on differences between the expected property tax or insurance payments for the prior year and the expected property tax or insurance payments for the current year. Table 2 shows those differences and any resulting monthly shortage change, which is explained in section C.

Table 2	Prior Year Estimated Disbursements (No Prior SPS analysis)	Current Year Estimated Disbursements (as of 03/01/2018)	Change
Tax Disbursements	***	\$6,772.78	\$6,772.78
Hazard Insurance Disbursements	***	\$3,903.00	\$3,903.00
Total Annual Escrow Disbursements	***	<b>\$10,675.78</b>	<b>\$10,675.78</b>
Monthly Escrow Payment	***	<b>\$889.65</b>	<b>\$889.65</b>
Monthly Shortage Payment	***	<b>\$0.00</b>	<b>\$0.00</b>

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**B. Escrow Reserve Requirements** – RESPA/Federal law allows lenders to maintain a maximum of two months reserve in your escrow account, commonly referred to as a cushion. However, based on state, investor, or modification requirements your cushion requirement may be less than the Federal requirement. Your account has a monthly reserve requirement of 2 months. This reserve is established to cover unanticipated increases in your property taxes, insurance and other escrow amounts. The monthly reserve requirement amount is \$1,779.30 and is accounted for in your monthly escrow payment reflected above in Tables 1 and 2. If your account has mortgage insurance, the monthly mortgage insurance amount has been removed from the escrow reserve requirements.

**C. Escrow Surplus** – The projected starting balance on your account is \$14,073.86. According to the projections shown in Tables 3 and 4, your required beginning balance should be \$3,834.55.

This means you have a surplus of \$10,239.31. If your account meets minimum criteria defined below, we will send a refund check for this surplus under separate cover for the full or partial refund<sup>1</sup>.

Please be advised that this is not an attempt to collect any pre-petition debt, which we have previously claimed on the Proof of Claim.

Your unpaid pre-petition escrow amount is \$0.00. This amount has been removed from the projected starting balance.

Your total refund is \$10,239.31, which is determined by subtracting your required escrow amount from your actual escrow account balance. \$14,073.86 - \$3,834.55 = \$10,239.31.

Table 3 below shows a detailed history of your escrow account transactions since your last analysis. An asterisk (\*) indicates a difference from a previous estimate in either the date or the amount. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown prior to the effective date of this new analysis.

**Table 3**

<u>Month</u>	<u>Description</u>	<u>Payments</u>		<u>Disbursements</u>		<u>Total Balance</u>
		<u>Estimate</u>	<u>Actual</u>	<u>Estimate</u>	<u>Actual</u>	
<b>History</b>	Beginning Balance					\$0.00
July 2017		0.00	-1,961.09 E	0.00	0.00 E	-1,961.09
August 2017		0.00	763.44 E	0.00	0.00 E	-1,197.65
September 2017	FLOOD INS	0.00	1,212.60 E	0.00	506.25 E	-491.30
October 2017	CITY TAX	0.00	606.30 E	0.00	1,767.34 E	-1,652.34
October 2017	FLOOD INS	0.00	0.00 E	0.00	168.75 E	-1,821.09
November 2017	FLOOD INS	0.00	16,370.10 E	0.00	168.75 E	14,380.26
December 2017	FLOOD INS	0.00	606.30 E	0.00	168.75 E	14,817.81
January 2018	CITY TAX	0.00	606.30 E	0.00	1,619.05 E	13,805.06
January 2018	FLOOD INS	0.00	0.00 E	0.00	168.75 E	13,636.31
February 2018	FLOOD INS	0.00	606.30 E	0.00	168.75 E	14,073.86

Table 4 below shows a detailed projection of future estimated escrow activity of your escrow account transactions since your last analysis as well as a projection of future escrow activity. The double asterisk (\*\*) next to the required balance indicates the lowest projected balance in the analysis. This low balance is used to determine the surplus or shortage in your escrow account at the time of this analysis.

Table 4

<u>Month</u>	<u>Description</u>	<u>Payments Estimate</u>	<u>Disbursements Estimate</u>	<u>Beginning Balance</u>	<u>Required Balance</u>
	Starting Balance			\$14,073.86	\$3,834.55
March 2018	FLOOD INS	889.65	168.75	14,794.76	4,555.45
April 2018	CITY TAX	889.65	1,619.05	14,065.36	3,826.05
April 2018	HAZARD INS	0.00	1,878.00	12,187.36	1,948.05
April 2018	FLOOD INS	0.00	168.75	12,018.61	1,779.30**
May 2018	FLOOD INS	889.65	168.75	12,739.51	2,500.20
June 2018	FLOOD INS	889.65	168.75	13,460.41	3,221.10
July 2018	CITY TAX	889.65	1,767.34	12,582.72	2,343.41
July 2018	FLOOD INS	0.00	168.75	12,413.97	2,174.66
August 2018	FLOOD INS	889.65	168.75	13,134.87	2,895.56
September 2018	FLOOD INS	889.65	168.75	13,855.77	3,616.46
October 2018	CITY TAX	889.65	1,767.34	12,978.08	2,738.77
October 2018	FLOOD INS	0.00	168.75	12,809.33	2,570.02
November 2018	FLOOD INS	889.65	168.75	13,530.23	3,290.92
December 2018	FLOOD INS	889.65	168.75	14,251.13	4,011.82
January 2019	CITY TAX	889.65	1,619.05	13,521.73	3,282.42
January 2019	FLOOD INS	0.00	168.75	13,352.98	3,113.67
February 2019	FLOOD INS	889.65	168.75	14,073.88	3,834.57

<sup>1</sup> Refund Information

Although our analysis determined an overage in your escrow account, a check may not be issued. This may be due to one or more of the following.

- An overage refund that exceeds your current escrow balance will not be refunded in one check. You will receive a check under separate cover for the amount currently held in escrow and then once remaining funds become available the difference between the previous refund and the full refund will be sent. You may not receive a refund of the amount reported on this statement, as this amount is a projection of the funds that will be in your account in the future, not the amount of the funds that are currently in your account.
- Overages are not refunded when an account is delinquent. Please review your payment history and due date for your account. If it is 30 days or greater past due, an escrow refund will not be sent until the payments have been made. Once your mortgage payments are current, please request a refund of your escrow overage amount. Your refund amount may vary at that time from the amount listed on this statement as additional escrow activity may change the amount eligible for a refund.

If your account is set up on a monthly automatic withdrawal payment option, your monthly payment withdrawal amount will be updated according to the adjusted payment above once the escrow analysis becomes effective. If you have any questions or concerns, please contact our Customer Service Department. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time. You may also visit our website at [www.spservicing.com](http://www.spservicing.com).

Sincerely,

Select Portfolio Servicing, Inc.

**Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al número 800-831-0118 y seleccione/marque la opción 2.**

**This information is intended for informational purposes only and is not considered an attempt to collect a debt.**

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